



4845 Ronson Court • San Diego, CA 92111-1803

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# The San Diego REALTOR®



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What's Happening at SDAR • October 2010

## THE FUTURE OF YOUR ASSOCIATION SDAR ELECTION GUIDE FOR 2011 OFFICERS, DIRECTORS AND BYLAWS AMENDMENTS

Cast your vote for 2011 SDAR Leadership and Bylaw amendments beginning Monday, October 25, 2010 at 8:00 a.m. through Thursday, November 4 at 5:00 p.m.

Eligible SDAR REALTOR® members will receive an e-ballot with voting instructions from Internet Crusade. Please visit [www.sdar.com](http://www.sdar.com) for more election information. If you have technical problems casting your vote during the voting period, call SDAR's Election Hotline at (858) 715-8054, Monday through Friday, 8:00 a.m. to 5:00 p.m. (PDT).

Note: New members must have attended new member orientation by September 1, 2010 in order to be eligible to vote in this election. Candidate names are listed in the order of a drawing conducted by the SDAR Election Chair and in accordance with procedures defined in SDAR's Administrative Election Procedures.

The election results will be posted at SDAR's main office and on

[www.sdar.com](http://www.sdar.com) on November 8. The results will be announced at the Annual Meeting on November 12.

Below are the Bylaw amendments that will be included as part of the ballot. Turn to the inside pages for a complete candidate guide.

### 2010 BYLAWS BALLOT

1. To change Article XI – Directors and Officers, Section 2. Officers, B. Qualifications, as follows:

"To be eligible for an officer position of the Association, the person must have served on the Board of Directors of the Association for a minimum of two (2) full calendar years of the last three (3) five (5) prior to the effective date of office."

Note: The above amendment changes the qualifications to run for an officer position, and will become effective for the 2011 election of 2012 officers.

2. To change Article XII – Meetings of Members, Section 4. Notice of Meetings, as follows:

"Written or electronic notice of each annual or special meeting of members shall be given to every member entitled to participate in the meeting not less than ten

(10) nor more than ninety (90) days preceding all meetings to each member who, on the record date for notice of the meeting, is entitled to vote; provided, however, that if notice is given by mail and the notice is not mailed first class, registered or certified mail, the notice shall be given not less than twenty (20) days preceding the meeting. Notice shall be written or in electronic form and shall state the place, date and time of the meeting and (i) in case of a special, the general nature of the business to be transacted, and (ii) in the case of a meeting at which Directors are to be elected, the names of all those who are nominees at the time the notice is given to members. Notice shall be given either personally or by mail or other means of written or electronic communication, addressed to the member at the mailing or electronic address of such member appearing on the books of the Association or given by the member to the Association for the purpose of notice; or if no such address appears or is given, at the place where the principal office of the Association is located or by publication at least once in a newspaper of general circula-



tion in San Diego County. If a special meeting is called, it shall be accompanied by a statement of the purpose of the meeting. All notices referred to in these Bylaws may be given, in addition to other means provided, by electronic communications mail to the fullest extent permitted by law."

Note: The above amendment would allow the Association to notice members of the Annual Meeting via U.S. mail or electronic means.

3. To change Article XVI – Amendments, Section 3. Notices, as follows:

"Notice of all meetings at which amendments are to be considered shall be mailed or delivered to every member eligible to vote not less than ten (10) nor more than ninety (90) days at least one (1) week prior to the meeting."

Note: The above amendment would allow the Association to notice members of Bylaws amendments via U.S. mail or electronic means.

PERIODICAL

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**Friday, November 12, 2010  
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## PRESIDENT'S PERSPECTIVE

you to read all this information thoroughly. Voting will begin on October 25 and continue through November 4.

Secondly, thank you to everyone who attended the 3rd annual Everyday Heroes 5K Walk/Fun Run. We had a great turnout on a beautiful San Diego morning. There were nearly 400 walkers including REALTORS®, their families, police officers, and many others. With your help, we were able to raise much-needed funds to support the Everyday Heroes Program of the Ambassadors Foundation which assists San Diego Police Officers in becoming homeowners.

If you work in Coronado or nearby, I hope you have had a chance to visit our Coronado Service Center. On October 1 we had a grand opening event for that location to showcase

recent changes and improvements. Thank you to those who attended and to the representatives from the City of Coronado who joined us, Mayor Casey Tanaka, Councilwoman Barbara Denny, Councilwoman Carrie Downey and Councilman Al Ovrom. Please stop by the next time you are in the area and need any membership-related services or products.

The September sales statistics are featured in the center pages as always. It's not altogether surprising to see a drop in sales since August and compared to September of last year. For the first time in a while, year-to-date sales did not outpace those of 2009. However, median sales prices are remaining fairly steady and still up compared to last year. I still have faith that our market will con-

tinue to improve and hope to see that reflected in the coming months' sales statistics.

Thank you for remaining steadfast in the face of the many obstacles our industry has endured in the last few years. I hope that the benefits and services SDAR provides its members have been a help to you and opened up new opportunities.

Sincerely,

Mark Marquez

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Raylene Brundage, RMS - Vice President  
Linda Lee, CPA, CRS, e-PRO, GRI, RMS - Treasurer  
Erik Weichelt - Immediate Past President  
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Karla Cohn  
Barbara DuDeck, GRI, CRS, RMS, QSC  
Dan Hill, CRS, GRI, SRES, e-PRO, RMS  
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Catherine Smiley Jones - Vice President of Operations

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#### Marketing

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Joseph Chargualaf - Membership Services Manager

#### Risk Management

Kate Speir - Director of Risk Management

#### Service Center

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## FROM THE DESK OF THE CEO

While we may be in the last quarter of the year, SDAR isn't slowing down on the level of service and benefits we have for you. If you haven't taken advantage of the many education opportunities and discounts that your membership offers, try them now before the year is up. Your membership is not just a yearly bill... it's a toolbox that assists you in building your business and establishing your credentials.

Please mark your calendars for Friday, November 12 when we will be celebrating our members at the 2010 Annual Meeting & Membership Appreciation Day. This year's event, which will be dedicated to veterans, will take place from 11:00 a.m. to 2:00 p.m. It will feature lunch catered by Phil's BBQ, chili recipes from some of your favorite

affiliates, and our annual Community Volunteer Recognition. Stop by our Kearny Mesa office that day and share in the celebration.

In late September we launched the first edition of "The Scoop." This short video highlights the latest sales statistics and market trends so you are better educated and can share this information with your clients. The Scoop will be sent out to members each month via email, as well as made available on our website and our YouTube channel. We will also share this with local media so they can better understand the local market perspective. As "The Trusted Voice of San Diego Real Estate," we want to ensure that real estate professionals, media, and the general public have access to this important information.

Look for the next edition of The Scoop in your in-box.

I hope you have noticed the email messages you receive from your "Personal Concierge Team." The individuals have been specifically assigned to you to address all your membership needs in a timely and personal manner. The e-mails they send you are designed to share the latest products and services, education opportunities and networking events, and any specials that may apply. I encourage you to read these messages, and don't hesitate to contact one of the team members directly with any questions or membership needs.

I would like to reiterate the importance of the upcoming elections for our 2011 leadership. The real estate indus-



MICHAEL T. MERCURIO

try faces constant challenges and your SDAR leaders will be crucial to helping our members navigate the market in 2011 and beyond. Please read the Election Guide in this issue and vote online beginning on October 25.

Sincerely,

Michael T. Mercurio

## BOARD OF DIRECTORS HIGHLIGHTS OF SEPTEMBER 2010 MINUTES

**President's Report:** Mark Marquez reported that the Real Estate Summit held on August 20 was a success. He also noted that he responded to many requests for comment from the media. Marquez commended Karla Cohn and Linda Lee for their work on the WCR Golf Tournament.

**Vice President's Report:** Raylene Brundage reported that she attended the Real Estate Summit, the WCR Day at the Races, and local caravan meetings.

**Sandicor Report:** Sandicor Director David Gillingham reported that beta testing is being conducted for Fusion, an optional user interface to access MLS data, and that new wireless MLS applications are available for cell phones.

**Chief Executive Officer's Report:** Michael Mercurio reported that the Real Estate Summit had 751 attendees.

**Committee Business:** Upon recommendation of the Government Affairs Committee, the Board of Directors endorsed David Alvarez for City of San Diego District 8, and Larry Breitfelder for City of Chula Vista Council Seat 2.

Upon recommendation of the Government Affairs Committee, the Board of Directors opposed City of San Diego Proposition D and to provide support for the "No on D" campaign.

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# SDAR Election Guide for 2011 Officers, Directors

## Annual Election

### CANDIDATE FOR PRESIDENT-ELECT



**Raylene Brundage, RMS, SFR**  
Prudential Dunn, REALTORS®

#### **Why do you seek this position?**

I seek the position of President-Elect to represent our membership and the real estate industry professionally. It is my intent to utilize my experience at SDAR and my extensive background in leadership in community service and corporate management, to lead our organization utilizing the skills and resources of our Board, Committees, and membership.

My experience over the past seven years actively participating and representing our Association has prepared me to serve our members as President-Elect. Currently Vice President, having been a Director for the previous three years, I have had the privilege to serve our Association with REALTORS® on numerous committees and task forces, both as a committee member and leader. These positions of leadership on committees and special task forces have kept me abreast of current challenges within our industry. These ongoing challenges demand the dedication of a proven leader willing to listen, seek solutions and implement them for the greater good of our members. You have my commitment to continue ambitiously as your President-Elect.

#### **What skills and experience do you bring to this position?**

- Vice President SDAR 2010
- Director SDAR 2009, 2008, 2007
- C.A.R. Director 2010
- Strategic Planning 2010, 2009, 2009, 2007
- Budget and Finance Committee 2010
- Housing Opportunity Committee 2004-2010 (Chair 2010)
- Events Committee 2005-2009 (Chair 2009)
- Grievance Committee 2010, 2009
- Government Affairs Committee 2008-2010

- Diversity Taskforce 2007, Districts 2008, SDAR Branding/Marketing 2009
- Risk Management Taskforce 2010
- Relocation Task Force 2010, City of San Diego - Mayor Sanders Appointment
- RMS Designation 2007 - 2010
- SFR Designation 2010

I entered the Real Estate industry with an accomplished professional background, bringing refined professional skills and expertise from large corporations. I have the greatest respect and appreciation for the real estate career. Through obtaining and maintaining my Risk Management designation, and recently adding the Short Sale/Foreclosure Resource designation, I practice my business utilizing numerous professional training courses and designations offered by our Association.

My leadership philosophy translates to allowing the knowledge, experience and input of others to be utilized for the greater good of all. It also has been reflected in my willingness to speak out about issues that are significant to our members. My background in organizing and serving as a labor organization president for a major corporation, trained me to make myself available, listen to members needs and provide solutions (education, information, resources, or otherwise) to represent and protect the best interests of our industry and membership.

#### **What do you see as the key issues and challenges in the industry?**

Our organization needs strong leadership and unity to lead us through this challenging economic environment and continuing housing crisis. Risk management, education, government affairs and state of the art technology are all areas of critical importance to our profession and our future success.

We have witnessed and experienced much devastation to the credibility of our industry fostered by greed and unethical practices. The education and enforcement of our Code of Ethics differentiates us from those who are not REALTORS®. Continuing to educate and hold our members accountable will restore our public image and credibility within our communities.

#### **What effect has your SDAR membership had on your career and what will you do to make SDAR more effective for members?**

SDAR has provided the resources to reach the level of professionalism I sought in becoming a REALTOR®. The greatest benefit I have realized by my participation at SDAR is the unique ability to learn from others' experiences. With the constant

changes affecting our business, the forum to share information has been invaluable.

My commitment is to represent our membership and the real estate industry professionally. I will effectively lead our elected Board and Committee members to utilize the skills and resources of our organization to: Improve our image with education and enforcement of ethical practices; Promote our value as professionals; Pursue members' demands for cutting edge technology and an MLS that serve their needs; and Build our political strength as an organization, preserving our rights and ideals.

bers. I have been actively involved with SDAR for several years, being the chair of Government Affairs, the RAPP Committee, Budget and Finance and the Nominating Committee. I have been a member of the PAC Trustees, Real Estate Trustees, Real Estate Investment, Events and Grievance. For 8 years I have been a member of Strategic Planning and a C.A.R. Director for 5 years. I was awarded Broker of the Year in 2005 by SDAR. I am an active volunteer within the community, a member of Little Italy Association and Friends of Downtown.

#### **What do you see as the key issues and challenges in the industry?**

We are in an ever-changing market that will impact how we do business over the next few years. It is important that our members receive the services and tools they need to face this new market. Challenges continue to present themselves from the city, county, state and federal levels that threaten the way we do business. The preservation of private property rights is a continual challenge. The MLS restructuring on the state level is evolving and bringing new opportunities. It is imperative that we maintain a strong presence in this process. On the local level we need to ensure that our members are well represented and that they are being provided the very best technology and tools available in today's market. It is in our members' interest for SDAR to help ensure that the MLS serves all members of all sizes and business models. The importance of ethics and good practices in our profession is essential. We must continue to provide the quality classes, seminars and training sessions to ensure they have the tools to be successful in this challenging market.

#### **What effect has your SDAR membership had on your career and what will you do to make SDAR more effective for members?**

I became involved with the Association initially with the education classes. At the time I was a small office needing to be kept abreast of the changes, both legal and in the marketplace. Joining the Government Affairs committee made me realize how important our voice is in defending and promoting private property rights. I believe as your President-Elect it is my duty as your elected leadership to listen to the members, understand their issues and make their voice heard.

There is something wonderfully fulfilling in being part of an effort that makes a difference.... SDAR is making a difference.

## CANDIDATE FOR VICE PRESIDENT

**Cory Shepard**

Prudential California Realty

**Why do you seek this position?**

I am seeking this position to help serve the members of SDAR and support the leadership of SDAR in reaching its goals for 2011. I have been full-time in real estate since 1975 and have seen many changes in our industry. I believe that we are at a point in time where the decisions we make for our Association will be vitally important to the future of our Association, Multiple Listing Services and our real estate businesses. Next year we will have an opportunity to continue to move our Association forward in a manner that continues to drive important benefits to its members. I am excited and honored to have an opportunity to be your nominee for Vice President and be part of contributing to our future.

**What skills and experiences do you bring to this position?**

I will bring several skills to the position of Vice President. First is

an ability to see and understand the challenges we face as REALTORS® on a daily basis. From that understanding, I will use my skills to contribute to a vision that can assist our members in meeting these challenges and inspire others to embrace those solutions that will benefit our membership. I also believe that I have a skill for being able to bring individuals with diverse and different opinions together to serve the best interests of our collective membership. I have been a Director at SDAR over that past 2 years, C.A.R. 2010 Director and SDAR Risk Management Committee member over the past four years. I also served on an REO task force to assist our Association in addressing improper practices and improving the education of our members on how to be proactive with these issues. Currently, I will be chairing a similar task force on Short Sale practices. I will use my experience from these positions to serve as your Vice President should I be fortunate enough to be elected to serve you.

**What do you see as the key issues and challenges in the industry?**

I see several key issues and challenges in our industry today. First and foremost, we have all witnessed the affect the changes that our economic environment has had on the day-to-day practices of REALTORS®. Specifically, we are dealing with many issues around REO and Short Sales. Some of these issues have been met with professional and positive practices, while other practices have left us, and our clients, feeling frustrated and discouraged. It is important that the leadership in our industry addresses these issues and does so sooner than later. Secondly,

NAR, C.A.R. and our local Association are seeking the right solutions for widening the delivery areas of the MLS. Whether the solution be a Southern California MLS, a Statewide MLS or a National MLS, it is important that the members and leadership of SDAR receive a fair, proportionate opportunity to input about and vote on this issue. As the largest Association in our MLS, we must have an equivalent opportunity to contribute to the future of how our listing data is utilized. Finally, our association has done a good job in a challenging environment to control costs, lower fees and deliver benefits to its members. It is important that we continue this progress.

**What effect has your SDAR membership had on your career and what will you do to make SDAR more effective for members?**

My service on SDAR's Board of Directors and Risk Management Committee has had an important impact on my career. I have been able to utilize the important information gleaned about our industry, both on a local and state level, to better serve my fellow REALTORS® and our clients. My participation in our Association has also allowed me to form relationships with your local and state leaders that I can contact to discuss issues that can help improve our local practice and business. If elected as your Vice-President, I will use this position to work to ensure that SDAR continues to offer the training, association services and leadership to serve the best interest of our collective membership.

## CANDIDATE FOR TREASURER

**Linda Lee, CPA, CIPS, CRS, CRI, PMN, RMS, e-PRO**

Prudential California Realty

**Why do you seek this position?**

I am a working REALTOR®, fully aware of the issues that we deal with on a daily basis (i.e. short sales, REOs, financing challenges, etc.). I have had the privilege to work with fellow REALTORS® in shaping the future of this Association. The position of Treasurer will be a demanding one in the coming years as we continue to face challenges and opportunities. I am honored to have been nominated to serve as Treasurer and am committed to act in our members' best interest.

**What skills and experiences do you bring to this position?**

I believe that through my education - Master's in Accounting from USC, an Economics degree from UCSD, and professional designations such as Broker, CPA, CIPS, CRS, GRI, PMN, RMS, and e-PRO - and professional experience, I have particular insight into

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the needs of the Association and the membership. As an active REALTOR®, I will perform my duties as Treasurer both by looking at the finances of the Association and taking into consideration challenges that you, the members, face in this profession. I have been actively involved at SDAR, Women's Council of REALTORS® (WCR), California Association of REALTORS® (C.A.R.), and National Association of REALTORS® (NAR). This year, I am serving as the SDAR Treasurer and would love the opportunity to serve in this capacity again.

#### **What do you see as the key issues and challenges in the industry?**

My main goals as SDAR treasurer are: 1) Maximize members dollars and provide the best opportunities for timely education, support and member ben-

efits; 2) Continue to research innovative ways to invest in our future and preserve our assets; and 3) Efficiency and effectiveness in our financial management.

We are in a challenging market that will continue to impact how we do business over the next few years. It is crucial that our members receive the services and tools they need to face this difficult time. The preservation of private property rights is a continuing challenge. SDAR volunteers and staff tirelessly work on issues such as point-of-sale mandates, increases in the transfer tax fee, and eminent domain. The MLS may present another challenge in the coming years. We need to ensure that our future MLS serves all members of all sizes and business models. The issue of affordable housing

has been improving as market prices adjust; however, there is still much to be done.

#### **What effect has your SDAR membership had on your career and what will you do to make SDAR more effective for members?**

I am very passionate about the real estate profession and pursuing the best ways to better our members' careers. Our profession definitely has plenty of room to improve its image and professionalism and I want to continue to be a part of that effort. I became involved with the Association initially with the education classes. Starting out as an independent broker, it was the best and only way for me to keep well-informed of changes, both legal and in the marketplace. I believe that, as your Treasurer, it is my duty to listen to our

members concerns, understand their issues and make their voices heard.

SDAR is making a difference and I want to continue to be part of that success. I look forward to serving as your Treasurer again.

Through UCSD, USC, Ernst & Young, and Nicholas Applegate, I have well documented, rigid training both in academic and real world experiences in a variety of industries. I analyze issues and draw my conclusions based on facts. I have a wealth of resources in many disciplines and industries from which I can tap honest and independent assessment and opinions.

I will continue to serve SDAR with the highest degree of honesty and integrity.



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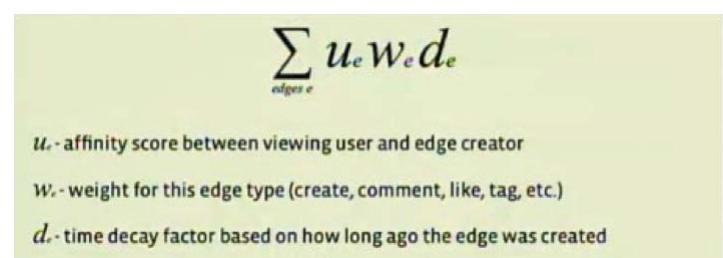
## FACEBOOK'S TOP NEWSFEED IS JUST ONE BIG POPULARITY CONTEST!

By Peter Toner

The best news is that you get to control just how popular you and/or your business actually are. But did you know that only about 1 in 500 updates actually make it into your "Top News" feed?

Your feed will always be different from mine for the simple reason that I have different friends from you and like different people, things and organizations. Your personal Top News is based on your own previous behaviors – Facebook automatically selects the posts it believes will be of most interest to you.

Facebook's EdgeRank is Facebook's formula for determining what shows up in your "Top News" feed. This is Facebook's formula – their secret sauce:



### EdgeRank looks at 3 factors:

U = How often 2 people interact on Facebook

W = The number of comments and likes an update or post has

D = How old the post in question is.

These 3 factors combined give each

individual post and its related comments and likes an EdgeRank. The higher the score the more likely your story will appear in other friends and fans news feeds.

### So how does this work?

If you like and/or comment on one particular friend often, then you are more likely to see their posts/uploads in your news feed. Stands to reason, right?

Some experts suggest that posts that include videos, photos and polls help increase EdgeRank and we are inclined to go along with that. It makes perfect sense that if friends click on a video to play it or the photo to enlarge it, that would increase the EdgeRank of the post.

### Posting

The more you post the better. Make sure that what you post is of interest to your audience and the frequency is not so much that you

come across as spamming their feeds. (There is a "hide" button, don't forget.)

Pay attention to when you post. Work out when your audience will be active on Facebook so your followers will see your posts.

### Interacting

Try asking a question: "What are your thoughts?"

Try polls: "If you could choose between A: "I would" or B: "Not on your life"

This sort of engagement is what grew Jonathan Riviera's fan page to over 50,000 "Likers."

### Tagging

Tagging friends' fan pages, videos and photos is so underrated! You can tag your users: Put the "@" sign before the friend or business's name, then select the correct name from the dropdown menu. Like this:

Wall Info Welcome! Discussions Welcome Rea...

@drew

Ashley Drew

Drew Burks San Diego, California

Drew Hartanov

Drew Nelson

### Add the "Like" button

One of the most important things you can do is add Facebook's "Like" or "Share" button to your website or blog. WordPress makes it easy with a number of plug-ins that makes the installation seamless.

### Custom Facebook page

If you run a Facebook "Fan" or "Business" page, it's totally worth customizing the home or welcome page with an encouragement for new visitors to "like" your page.

### Conclusion

Web 2.0 is all about two-way interaction, not one-way broadcasting.

Take a hard look at your profile and your fan page. Is there enough interaction, or is it dead in the water? You are going to hear a lot more about EdgeRank and you are definitely going to hear about NFO, or news feed optimization.

Real estate agents will want to make sure that their updates and postings are "making the cut" by creating content that will garner interaction which will get them a higher EdgeRank. This is crucial as to whether your story will appear or not.

Peter Toner is a Brit who relocated from London, England to La Jolla 13 years ago. He is an agent with Prudential California Realty and co-founder with Drew Burks of WebRealEstateTools.com a blog that teaches social media to other real estate professionals. Drew and Peter also run the social media classes at SDAR.

## When they get ready to sell again, will they remember to call you?



Keep in touch with former clients and new contacts by sending a fun brochure each month! The outside panel is personalized for you. Your clients will look forward to receiving them! And if they're looking to buy or sell a home, or know someone who is, YOU are the agent to call. (And your number is right on hand!)

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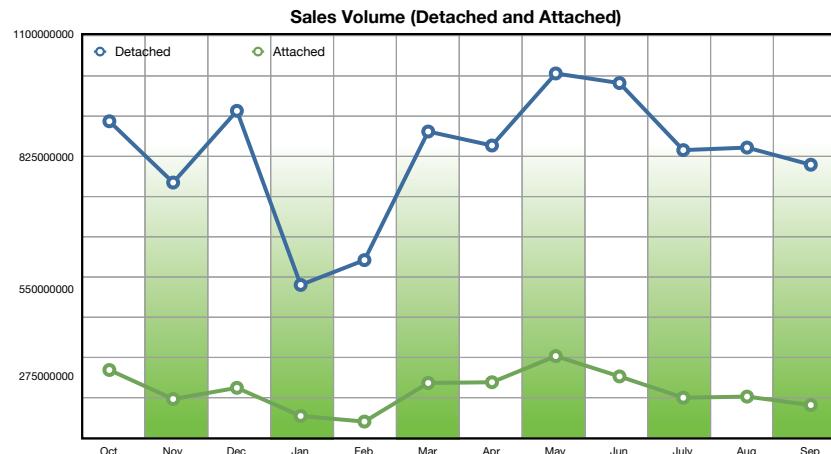
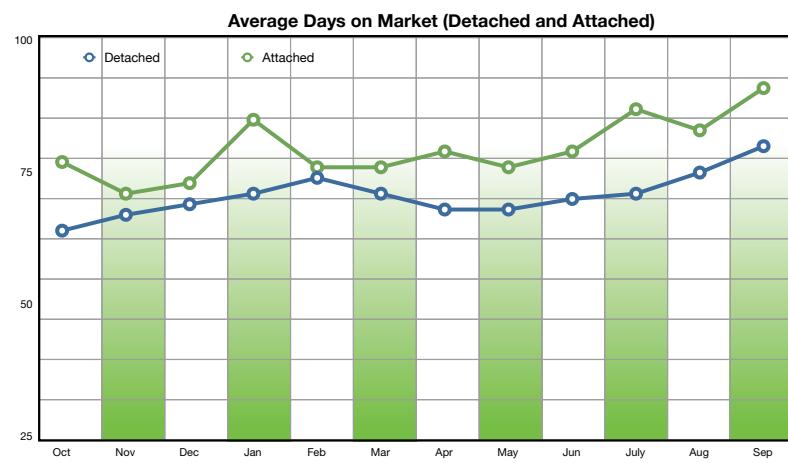
# SEPTEMBER STATISTICS DETACHED HOMES

Current Year - 2010								Previous Year - 2009								Current Year - 2010								Previous Year - 2009							
SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*									
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD						
91901	Alpine	12	133	87	77	\$448,500	\$425,000	17	131	74	89	\$416,000	\$425,000	28	264	87	70	\$487,000	\$525,000	34	260	72	73	\$526,000	\$486,000						
91902	Bonita	13	104	84	75	\$438,000	\$464,900	6	101	60	68	\$530,000	\$425,000	35	249	95	85	\$350,000	\$329,000	25	231	89	92	\$290,000	\$325,000						
91905	Boulevard	1	12	110	88	\$137,500	\$127,500	1	14	77	90	\$100,000	\$150,000	0	0	0	0	\$0	\$0	1	4	31	55	\$70,000	\$89,440						
91906	Campo	5	42	44	101	\$170,000	\$150,000	6	63	74	89	\$182,500	\$155,000	9	119	78	162	\$1,950,000	\$1,942,500	9	66	182	140	\$2,400,000	\$2,475,000						
91910	Chula Vista	38	312	69	63	\$328,750	\$325,000	35	329	41	64	\$315,000	\$310,000	92068	San Luis Rey	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0				
91911	Chula Vista	26	313	73	73	\$266,250	\$285,000	32	427	78	66	\$267,500	\$265,000	92069	San Marcos	31	266	88	73	\$370,000	\$354,950	32	256	45	63	\$350,500	\$340,500				
91913	Chula Vista	29	376	78	88	\$375,000	\$380,000	59	412	59	67	\$380,000	\$380,000	92070	Santa Ysabel	0	2	0	7	\$0	\$264,450	0	4	0	206	\$0	\$307,500				
91914	Chula Vista	19	167	76	79	\$535,000	\$515,000	24	221	75	68	\$640,000	\$520,000	92071	Santee	24	235	33	50	\$351,750	\$344,500	24	232	58	71	\$348,250	\$325,500				
91915	Chula Vista	30	299	89	87	\$359,000	\$380,000	21	354	76	79	\$340,000	\$361,250	92075	Solana Beach	7	62	55	85	\$1,030,000	\$992,500	4	38	160	106	\$1,200,000	\$1,200,000				
91916	Descanso	1	16	119	124	\$79,000	\$197,500	1	11	125	183	\$285,000	\$250,000	92078	San Marcos	31	246	97	74	\$475,000	\$478,000	25	303	100	72	\$510,000	\$490,000				
91917	Dulzura	0	2	0	116	\$0	\$207,500	0	2	0	36	\$0	\$152,000	92081	Vista	20	170	53	77	\$390,750	\$367,000	21	169	73	71	\$375,000	\$359,470				
91931	Guatay	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92082	Valley Center	26	142	90	99	\$412,500	\$420,000	16	144	116	110	\$415,500	\$400,000				
91932	Imperial Beach	5	74	116	66	\$299,900	\$290,000	7	74	61	78	\$279,625	\$270,750	92083	Vista	16	171	49	72	\$265,000	\$255,000	18	220	104	75	\$264,000	\$240,000				
91934	Jacumba	0	6	0	60	\$0	\$35,500	0	5	0	31	\$0	\$72,900	92084	Vista	18	183	79	79	\$310,000	\$325,000	31	252	79	77	\$375,000	\$285,000				
91935	Jamul	7	67	144	102	\$456,500	\$390,000	5	51	66	77	\$310,000	\$477,000	92086	Warner Springs	1	6	4	120	\$201,000	\$210,500	1	5	31	42	\$79,900	\$180,000				
91941	La Mesa	16	219	70	72	\$377,500	\$405,000	35	252	76	67	\$375,000	\$355,500	92091	Rancho Santa Fe	0	14	0	132	\$0	\$2,465,000	1	12	397	255	\$1,070,000	\$1,681,250				
91942	La Mesa	20	153	66	54	\$338,000	\$332,500	7	77	61	65	\$320,000	\$337,500	92093	La Jolla	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0				
91945	Lemon Grove	15	165	103	74	\$259,995	\$265,000	19	199	57	75	\$251,000	\$234,000	92101	San Diego Downtown	1	8	0	35	\$518,500	\$581,750	0	3	0	159	\$0	\$480,000				
91948	Mount Laguna	1	4	17	88	\$96,000	\$96,300	0	7	0	205	\$0	\$122,500	92102	San Diego	12	119	41	59	\$215,000	\$210,000	12	119	71	64	\$147,316	\$160,000				
91950	National City	20	176	61	72	\$231,000	\$220,000	25	249	72	64	\$200,000	\$180,000	92103	Mission Hills	7	80	44	66	\$640,000	\$625,000	5	65	15	70	\$614,000	\$610,000				
91962	Pine Valley	2	21	93	109	\$247,375	\$245,000	1	15	10	95	\$205,900	\$280,000	92104	North Park	11	127	55	66	\$455,000	\$455,000	21	116	72	63	\$431,000	\$428,000				
91963	Potrero	0	2	0	39	\$0	\$88,500	0	4	0	107	\$0	\$124,500	92105	East San Diego	24	203	70	61	\$197,500	\$227,000	23	244	71	69	\$174,400	\$180,000				
91977	Spring Valley	31	350	85	74	\$265,000	\$278,500	33	509	75	68	\$255,000	\$225,000	92106	Point Loma	8	87	79	83	\$791,000	\$770,000	10	83	38	84	\$792,500	\$767,500				
91978	Spring Valley	5	48	76	90	\$353,000	\$354,000	4	57	45	71	\$375,000	\$379,900	92107	Ocean Beach	7	78	80	66	\$670,000	\$705,000	9	62	34	61	\$625,000	\$637,111				
91980	Tecate	0	0	0	0	\$0	\$0	0	1	0	6	\$0	\$92,070	92108	Mission Valley	0	6	0	128	\$0	\$500,500	1	5	20	28	\$500,000	\$500,000				
92003	Bonsall	6	37	53	99	\$500,500	\$538,000	4	33	102	103	\$440,986	\$393,839	92109	Pacific Beach	14	109	103	84	\$760,500	\$730,000	6	67	66	78	\$845,000	\$760,000				
92004	Borrego Springs	1	48	121	189	\$90,000	\$205,000	6	43	162	165	\$255,000	\$162,000	92110																	

# SEPTEMBER STATISTICS ATTACHED HOMES

Current Year - 2010				Previous Year - 2009									
Zip Code	Market Area	Sold Listings	Avg Days on Market	Mth	YTD	Mth	YTD	Sold Listings	Avg Days on Market	Mth	YTD		
91901	Alpine	1	9	171	141	\$230,000	\$162,500	0	10	0	104	\$0	\$177,500
91902	Bonita	1	16	5	58	\$160,000	\$148,250	2	36	67	71	\$86,050	\$188,000
91905	Boulevard	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91906	Campo	0	1	0	0	\$0	\$87,950	0	0	0	0	\$0	\$0
91910	Chula Vista	12	130	118	77	\$170,000	\$155,000	19	176	32	76	\$155,000	\$154,250
91911	Chula Vista	17	161	76	61	\$150,000	\$140,000	14	235	43	70	\$176,500	\$127,777
91913	Chula Vista	21	224	91	102	\$222,000	\$216,000	29	225	89	84	\$210,000	\$210,000
91914	Chula Vista	11	79	75	113	\$230,000	\$220,000	9	83	173	69	\$210,000	\$217,500
91915	Chula Vista	10	154	50	113	\$253,000	\$235,000	11	148	84	83	\$235,000	\$220,000
91916	Descanso	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91917	Dulzura	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91931	Guatay	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91932	Imperial Beach	5	66	73	93	\$100,000	\$115,000	8	57	98	105	\$191,500	\$173,000
91934	Jacumba	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91935	Jamul	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91941	La Mesa	1	35	13	103	\$180,000	\$155,000	5	52	105	83	\$135,000	\$169,750
91942	La Mesa	10	106	116	78	\$187,500	\$190,000	5	64	103	104	\$169,860	\$190,000
91945	Lemon Grove	2	26	84	75	\$100,750	\$104,000	5	43	55	111	\$111,170	\$103,500
91948	Mount Laguna	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91950	National City	8	70	132	98	\$205,000	\$119,950	8	61	79	95	\$91,000	\$102,500
91962	Pine Valley	1	2	50	231	\$25,000	\$30,000	0	1	0	37	\$0	\$33,000
91963	Potrero	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91977	Spring Valley	10	100	42	77	\$132,500	\$149,950	18	148	61	87	\$111,000	\$115,000
91978	Spring Valley	1	14	13	99	\$210,000	\$140,000	3	19	105	92	\$136,900	\$128,000
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92003	Bonsall	1	25	42	63	\$221,500	\$135,000	1	22	21	90	\$235,000	\$117,750
92004	Borrego Springs	1	15	182	232	\$37,500	\$65,000	0	5	0	201	\$0	\$100,000
92007	Cardiff By The Sea	6	37	36	47	\$482,500	\$425,000	6	32	78	61	\$444,500	\$422,000
92008	Carlsbad	5	69	37	101	\$455,000	\$385,500	8	68	158	106	\$525,000	\$405,000
92009	Carlsbad	16	191	64	75	\$323,747	\$322,000	24	167	26	73	\$300,500	\$305,000
92010	Carlsbad	5	58	49	49	\$380,000	\$358,250	4	57	39	60	\$312,500	\$335,000
92011	Carlsbad	1	55	145	48	\$520,000	\$426,000	6	61	48	49	\$372,000	\$385,000
92014	Del Mar	4	36	98	87	\$222,500	\$469,500	7	32	89	89	\$745,000	\$607,750
92019	El Cajon	8	98	190	70	\$184,250	\$170,000	8	130	26	75	\$152,880	\$171,098
92020	El Cajon	16	145	161	110	\$105,500	\$100,000	23	177	35	82	\$96,000	\$92,000
92021	El Cajon	13	126	73	83	\$115,000	\$125,000	9	144	40	87	\$110,000	\$115,000
92024	Encinitas	8	113	51	68	\$412,500	\$419,000	7	96	76	48	\$455,000	\$369,000
92025	Escondido	4	70	166	70	\$135,000	\$124,500	10	101	75	74	\$135,000	\$113,000
92026	Escondido	10	136	91	68	\$106,500	\$131,000	21	150	52	67	\$130,000	\$101,500
92027	Escondido	9	88	60	80	\$130,000	\$109,880	11	104	32	63	\$90,000	\$86,000
92028	Fallbrook	1	17	80	65	\$70,875	\$200,000	2	15	119	97	\$200,500	\$157,500
92029	Escondido	1	14	64	69	\$270,000	\$171,000	0	9	0	72	\$0	\$200,000
92036	Julian	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92037	La Jolla	18	211	90	88	\$435,000	\$500,000	22	210	78	98	\$582,500	\$500,000
92040	Lakeside	9	85	78	82	\$134,900	\$100,000	5	71	195	78	\$140,000	\$98,855
92054	Oceanside	12	132	137	81	\$302,500	\$314,400	14	112	54	78	\$327,500	\$325,500
92056	Oceanside	25	193	63	72	\$185,000	\$205,000	23	218	50	71	\$191,000	\$181,000
92057	Oceanside	32	246	95	94	\$152,750	\$145,000	30	283	79	71	\$147,950	\$130,000
92058	Oceanside	6	75	69	80	\$152,500	\$161,000	17	72	61	92	\$165,000	\$164,000
92059	Pala	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92060	Palomar Mountain	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92061	Pauma Valley	0	3	0	149	\$0	\$337,000	0	2	0	230	\$0	\$308,000

Current Year - 2010				Previous Year - 2009			
Zip Code	Market Area	Sold Listings	Avg Days on Market	Mth	YTD	Mth	YTD
92064	Poway	5	34	44	59	\$308,500	\$297,450
92065	Ramona	1	33	95	96	\$85,800	\$160,000
92066	Ranchita	0	0	0	0	\$0	\$0
92067	Rancho Santa Fe	0	4	0	86	\$0	\$79,750
92068	San Luis Rey	0	0	0	0	\$0	\$0
92069	San Marcos	7	94	105	68	\$180,000	\$138,750
92070	Santa Ysabel	0	0	0	0	\$0	\$0
92071	Santee	21	171	101	83	\$185,000	\$192,500
92075	Solana Beach	3	64	60	67	\$630,000	\$635,000



## COMPARATIVE SALES - EXISTING HOMES - SEPTEMBER 2010 SAN DIEGO COUNTY

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
1 Total Sales Volume September 2010	\$216,905,292	-15.497	-7.483	\$811,457,973	-5.108	-4.216
2 Average Sales Price September 2010	\$271,811	2.082	3.762	\$509,390	4.423	1.136
3 Median* Sales Price September 2010	\$212,900	3.870	-3.220	\$390,000	1.430	1.290
4 Sold Listings September 2010	798	-17.220	-10.838	1,593	-9.127	-5.291
5 Average Days on Market September 2010	91	30.000	9.639	80	21.212	6.667
6 Total Sales Volume September 2009	\$256,682,808			\$855,135,844		
7 Average Sales Price September 2009	\$266,268			\$487,813		
8 Median* Sales Price September 2009	\$204,950			\$384,500		
9 Sold Listings September 2009	964			1,753		
10 Average Days on Market September 2009	70			66		

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
11 Total Sales Volume YTD 2010	\$2,351,650,536	5.243		\$7,894,464,992	6.717	
12 Average Sales Price YTD 2010	\$269,499	6.087		\$498,262	12.489	
13 Median* Sales Price YTD 2010	\$220,000	10.000		\$385,000	10.000	
14 Sold Listings YTD 2010	8,726	-0.796		15,844	-5.131	
15 Average Days on Market YTD 2010	82	7.895		73	0.000	
16 Total Sales Volume YTD 2009	\$2,234,499,158			\$7,397,560,254		
17 Average Sales Price YTD 2009	\$254,036			\$442,941		
18 Median* Sales Price YTD 2009	\$200,000			\$350,000		
19 Sold Listings YTD 2009	8,796			16,701		
20 Average Days on Market YTD 2009	76			73		

Copyright 2010 San Diego Association of Realtors. Data for single-family attached and detached home sales through the Multiple Listing Service of Sandicor, Inc. Neither SDAR nor Sandicor guarantees or is responsible for its accuracy. \*The median home price is the price where half of the homes sold for more and half sold for less. It is a more typical price measure than average, which can be skewed high by a relative handful of million-dollar plus transactions.

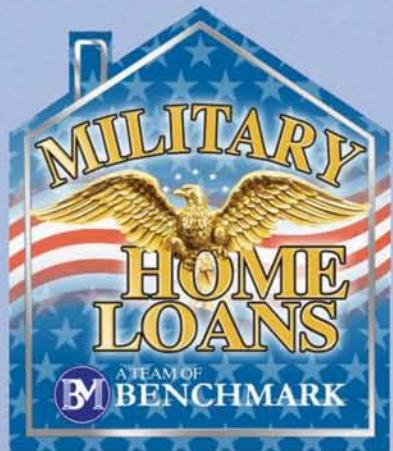
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### VA News You Need Move Up Buyers

While many VA purchases are 1<sup>st</sup> time buyers, some are on their 5<sup>th</sup> house, and sometimes their 5<sup>th</sup> VA loan. Yes, VA is **reusable** and there are **no 1<sup>st</sup> time buyer requirements**.

Move up buyers may not have much equity to cash out in today's market, but **that's where a zero or low down payment VA loan is a great choice**.

Use the VA to help your past clients take advantage of today's low rates and prices to move up, **especially with VA Jumbo loans going up to \$1.5M!**

For more details on this and other critical VA information please visit us at:  
[www.Mil-Loans.com](http://www.Mil-Loans.com)  
or email us at:  
[Info@Mil-Loans.com](mailto:Info@Mil-Loans.com)

# FILE DOCUMENTATION AND RETENTION

By Kathy Mehringer

The importance of attention to detail when it comes to file documentation cannot be overstated. As real estate professionals we are often called upon to provide records that verify actions, statements and communication. When this happens there is nothing more meaningful than a neatly assembled and complete file. Naturally, fully executed contracts, disclosures, advisories, addenda and other transactional forms must also be included in both the broker and agent files.

The inclusion of a business journal detailing important actions, events and conversations is a "best practice" that can save you grief and headaches in the future. Because of the complex nature of real estate dealings, and the fact that we are often negotiating multiple transactions simultaneously, trusting our memory can be hazardous to our real estate "health." The use of confirming letters, receipts confirming delivery of important documents, inspections, reports and the like are invaluable. SDAR members have access to a free Confirmation Letter template and corresponding Q&A, which can be downloaded at: [http://www.sdar.com/index.php?pr=Risk\\_Management\\_Transaction\\_Forms](http://www.sdar.com/index.php?pr=Risk_Management_Transaction_Forms)

When clients insist on taking a path that is contrary to the real estate professional's advice, you may consider using an "acting against the advice of broker" letter. Or should a client decide to waive inspection rights, a "waiver of inspection" would be appropriate.

#### Tips on file documentation:

1. Maintain a detailed transaction journal and call log: this is your business record.
2. Prepare your notes promptly and as though the DRE were looking over your shoulder.
3. Choose your words carefully; everything you write may be subject to discovery.
4. Treat all transactions the same; don't relax your standards.
5. The broker file should be a mirror image of the agent file.
6. Include all offers, counters, disclosures, advisories, addenda and all other forms and documents.
7. Use photographs as appropriate.
8. In the event there was a witness to a particular conversation or event, make a note – their corroboration could be important at a later date.
9. Obtain client signatures on comparables and retain the signed copy in the file. This practice is useful with both buyers and sellers.
10. Confirming letters, emails, logs and facsimiles ought to be in both the broker and agent file.
11. Facsimile cover sheets and email "cover sheets" should include a list of the documents being forwarded or attached.

12. Reports, investigations, property profiles, estimates and invoices along with their respective receipts should be retained.

13. The Department of Real Estate requires files to be retained for no less than three years.

A well-documented file is a beautiful thing! Every transaction is a self-portrait; autograph your work with excellence!

*Questions or comments: kathy.mehring-er@camoves.com*

*Kathy Mehringer is a Risk Management Training Director/Advisor for Coldwell Banker Residential and is a member of SDAR's Risk Management Committee.*

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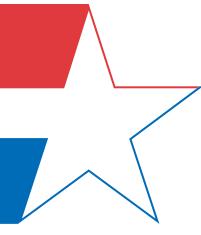
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# SDAR Election Guide for 2011 Officers, Directors

## Annual Election



### CANDIDATES FOR PRESIDENT-ELECT



#### **RAYLENE BRUNDAGE**

RMS, SFR  
Prudential Dunn, REALTORS® – Residential Rental Investment  
[www.RayleneShines.com](http://www.RayleneShines.com)

As your current Vice President and active member of four committees: Grievance, Government Affairs, Housing (chair), and Budget and Finance, I believe I am the members' candidate for President-Elect. My stated goal for the past 4 years as director and now VP, has been to improve communication with the members. My commitment has been to engage with the membership, seeking feedback, suggestions and concerns. As an elected representative of the membership I have been a voice of the members. I will continue to listen, take action and represent our membership and industry professionally as President-Elect. Vote for Raylene!



#### **DONNA SANFILIPPO**

GRI, e-PRO  
Weichert, REALTORS® Elite – Residential Real Estate  
[www.weichertelite.com](http://www.weichertelite.com)

We are in an ever-changing market that will impact how we do business over the next few years. It is important that our members receive the services and tools they need to face this new market. As a REALTOR® since 1978 and Broker/Owner of two real estate firms since 1992, I have the experience and knowledge to represent your interest in this challenging market. Maintaining a strong presence on the evolving issues with the MLS, protecting private property rights and ensuring all members have the tools to provide the highest level of ethics and good practices, I am committed to be a strong advocate for our REALTOR® members.

### CANDIDATE FOR VICE PRESIDENT



#### **CORY SHEPARD**

Prudential California Realty – Residential, REO, Short Sale  
[www.pruicalproperties.com](http://www.pruicalproperties.com)

I am a current Director for SDAR, C.A.R. Director, and Risk Management Committee Member. My goal, should I be elected as your Vice President, is to assist and support the leadership of our association in achieving its goals to deliver outstanding tools and programs to benefit its members, maintain the low cost of SDAR membership and find solutions to the challenges of the changing environment we face in our profession and MLS services.

### CANDIDATE FOR TREASURER



#### **LINDA LEE**

Broker, CPA, CRS, CIPS, GRI, e-PRO, RMS, PMN  
Prudential California Realty – Residential Real Estate  
[www.MyHomesByLinda.com](http://www.MyHomesByLinda.com)

My main goals as SDAR treasurer are: 1) Maximize members' dollars and provide the best opportunities for timely education, support and member benefits; 2) Continue to research innovative ways to invest in our future and preserve our assets; 3) Efficiency and effectiveness in our financial management.

### CANDIDATES FOR DIRECTOR



#### **GERRI-LYNN FIVES**

Broker Associate, ABR, CIPS, CRS, CRI, RSPPS, TRC  
Keller Williams San Diego Metro – Residential Real Estate  
[www.coronadobeach.com](http://www.coronadobeach.com)

- President, Coronado Real Estate Association
- Served 4 years as a board member, Coronado Association of REALTORS®
- Vice Chair, Communications Committee (SDAR)
- Education Committee Member (SDAR)
- International Committee member (SDAR)

• C.A.R. Director, past 2 years  
• An active REALTOR®, who believes in participating in politics in order to better our profession



#### **ANGELA ORDWAY**

ABR, e-PRO  
Prudential California Realty – Residential Real Estate  
[www.AngelaOrdway.com](http://www.AngelaOrdway.com)

- C.A.R. Director 2007 to present
- SDAR Board of Director 2006, 2007, 2008, 2009
- 2010 President-Elect North San Diego Women's Council of REALTORS®
- SDAR Ambassador Board of Directors 2008-present

• SDAR Chairperson Communications Committee 2010  
• SDAR Volunteer of the Year 2008  
• Poway Real Estate Professionals 2010 Vice President

## CANDIDATE GUIDE

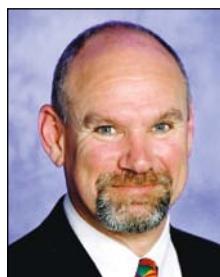
Please note: Candidate names are listed in order as determined by a drawing conducted by the SDAR Election Chair and in accordance with the procedures defined in SDAR's Administrative Election Procedures.



#### **VICKI MAHANNA CAMPBELL**

SFR, e-PRO  
Ktesius Realty Corporation – Residential Real Estate  
[www.vickicampbell.com](http://www.vickicampbell.com)

Top Three Priorities as your Director: 1. Technology – continue to bring the newest applications to the members. 2. Education – educate/train our members to be the best, brightest and most informed REALTORS®. 3. Working relationships – encourage greater cooperation between list and buyers' agents in this ever-challenging and changing market.



#### **MATTHEW GIACALONE**

e-PRO  
ENG Properties – Sales and Management  
[www.ENGProperties.com](http://www.ENGProperties.com)

Matt Giacalone's Mission Statement: To refine the efforts of the association as they relate to legislative advocacy, professional standards, the MLS and the cost of operations. To find a path to the consolidation of the local REALTOR® associations resulting in a better bundle of REALTOR® benefits at a reduced cost.



#### **DAVID CABOT**

Prudential California Realty – Residential Real Estate

SDAR is a vital organization, both in San Diego and as part of the California Association of REALTORS®, and I believe the next several years will challenge all of us to do better at what we do best. I hope to provide some agent input into that future through SDAR.



#### **KIMBERLY DOTSETH**

Broker  
Green Box Homes – Residential, Broker, Owner  
[www.greenboxhomes.com](http://www.greenboxhomes.com)

I love serving at SDAR! My roles: vice-chair/Grievance; member of IT & Membership committees; Sandicor test group member. Technology is not a secret club - it belongs to everyone. If elected, I commit to finding new tech tools to benefit the productivity of our members that are easy to use.



#### **RICK SNYDER**

Broker, CPM  
R. A. Snyder Properties, Inc. – Management, Commercial, Residential  
[www.rasnyder.com](http://www.rasnyder.com)

Commitment, knowledge and experience. 2009 SDAR Broker of the Year. Current Chairman at SDAR – Sandicor Task Force. REALTOR® of the Year – C.A.R. 1996. Director for both SDAR and NAR. Past President for SDAR and C.A.R. I recognize the importance of advancing the interests of our members, ethical conduct, and professionalism.



#### **MARY MITCHELL**

#### **CRS, SRES, E-PRO, CIPS**

RE/MAX Ranch & Beach – Residential Real Estate

While SDAR has accomplished much this year, I am running for Director to continue in providing you, the agent and backbone of our organization, with the best educational opportunities and the timely tools you need to enhance and increase your business. I would welcome your vote for Director.



#### **VERNICE ROSS**

GRI, PMN, SFS, SRS, RMS, HAFA  
Ross & Ross Realty – Residential Real Estate  
[www.verniceross.listingbook.com](http://www.verniceross.listingbook.com)

A voice for the MEMBERS! A voice for SDAR! A voice for PRESERVING HOME OWNERSHIP RIGHTS! I am an advocate for the latest tools and resources through education, technology, risk management and legislative issues to sustain the growth and development of our REALTORS® to be successful in today's marketplace.

**CHRIS ANDERSON**

CRS, SFR, GRI, RLI, RMS, e-PRO

Town &amp; Country Real Estate – Residential, Land, Commercial

www.realestatechris.com

As an active REALTOR® with over 21 years experience in multiple real estate cycles gives me an edge in ascertaining our needs. I am driven by risk management, government affairs, & professional standards to leave our association members prepared, protected and educated. Please vote CHRIS ANDERSON, Director!

**BARBARA DUDECK**

CRS, GRI, SFR, RMS

RE/MAX Ranch &amp; Beach – Residential Real Estate

I have served SDAR in many capacities and want to continue being your voice of Real Estate. I am a Director at C.A.R. and believe that one Board must listen to the other. I want to represent your needs at the state level. I seek your vote for Director.

**JOE GRAHAM**

ABR, CRS, GRI, RECI

Westland Properties – Residential Broker, Developer

www.westlandproperties.com

A 33-year veteran REALTOR® with a long history of service. Past-President, SDAR; Past SDAR, C.A.R., NAR Director; President Emeritus /La Jolla REBA. La Jolla Broker of the Year. A vote for Joe Graham is a vote for experience and integrity on the new SDAR Board of Directors.

**JOE PETRINI**

BROKER, GRI, CCIM

Petrini Realty – Residential, Commercial, Management

www.petrinirealty.com

As a director, I will serve members to the best of my ability while keeping in mind the future needs of SDAR. I offer experience, 39 years in real estate, serving as member and chair of numerous committees, including president of 2 Boards of REALTORS® and Professional Standards chair, CCIM.

**EDITH BROYLES**

CRS, PMN, e-PRO, CNS, SFR

Coldwell Banker Residential Brokerage – Residential Real Estate

www.edithbroyles.com

I am passionate about promoting professionalism and education within our industry. It has been my pleasure to serve on the Membership Committee for the past two years. I would appreciate the opportunity to serve as a Director and contribute to the continued growth of SDAR and the support of its members.

**ED "SMITTY" SMITH, JR.**

ABR, SRES, CPM, SFR

Prudential Dunn, REALTORS® - Residential Real Estate

In nearly three decades of business, the most rewarding experiences involve my industry and community service. I was a national spokesperson for the California Association of Mortgage Professionals, and currently serve on SDAR's Government Affairs and Risk Management Committees, which will assist me in serving the members of the association.

**BRIAN WESTRE**

CRS, SRES, e-PRO

Coldwell Banker Residential – Residential Real Estate

www.BrianWestre.com

As an SDAR Director I have learned a lot and feel that, if re-elected, that the next two will be even better! During those two years: Appointed C.A.R. Director; Committees: Executive, Strategic Planning, Grievance, Nominating, Election, Image Task Force, Chair of Membership. I look forward to continuing to represent you.

**STEVE FRAIOLI**

ABR, GRI, SRES

Steven G. Fraioli &amp; Associates – Residential Real Estate

www.MyRealtorSteve.com

I appreciate the opportunity to serve you on the board of directors in 2011. I'm an independent broker working to keep our association a source for guidance and education. I have served on the Grievance and Professional Standards Committees. To continue to serve I ask for your vote.

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The following people have applied for membership in the San Diego Association of REALTORS®. Any objections to the admittance should be addressed in writing to the Membership Committee, San Diego Association of REALTORS®, P.O. BOX 85586, San Diego, CA, 92186-5586.

## Designated REALTORS®

Muhammad Bora - Muhammad Yusuf Bora  
 Damon Braden - Damon Braden  
 Heather Brigolin - In House Realty California, Inc.  
 Thomas Murphy - Thomas B. Murphy  
 Jenette O'Brien - Jenette O'Brien  
 Steve Spiro - Maritime Properties  
 Joseph Tiscareno - Joseph Tiscareno  
 Richelle Wolleson - Help-U-Sell Distinctive Homes

## REALTORS®

Janis Adelhelm - Realty Connex  
 Karl Almryde - Ascent Real Estate  
 Ammala Amphonesinh - JCL Realty, Inc.  
 Arlen Beilesen - Gallery Properties  
 Aaron Blake - Keller Williams SD Metro  
 Summer Brighton - Keller Williams SD Metro  
 Erin Brown - Prudential California Realty  
 Daniel Buksa - Keller Williams Realty  
 Brian Calvin - Rowell Family Corporation  
 Gina Cannizzaro - Keller Williams Realty  
 Mary Cochran - Evergreen Realty & Associates  
 Brent Cole - Windermere Signature Properties  
 Paul Contreras - Ascent Real Estate, Inc.  
 David Dannecker - Urban Real Estate Services  
 Broderick Day - Keller Williams  
 Steven Dellemann - Shore Management, Inc.

Evelyne Delorme - Century 21 Award  
 Jason Desena - Keller Williams Realty LaJolla  
 Franklin Dorsett - Rashid Realty  
 Laura Douglas - Think Home Team, LLC  
 Iryna Dzieciuch - Whissel Realty  
 Culture Elaster - RE/MAX Associates  
 Jacqueline Feaster - Stonegate Realty & Mortgage  
 Derrick Fuqua - Keller Williams Carmel Valley  
 Kirk Garcia - Pemberley Realty, Inc.  
 Janene Garey - Keller Williams Carmel Valley  
 Rita Garza - Premier Mortgage & Real Estate  
 Cynthia Gladstone - Marika Dalesandro  
 Rita Gonzalez - Conover Realty  
 Heidi Guiyab - RE/MAX Pacific  
 Holly Hansen - Keller Williams Carmel Valley  
 Michael Haynal - Keller Williams Realty  
 Mary Hoyt - Michael J. Chious

Bohumil Hrdina - Mister House Real Estate  
 Joseph Jeffrey - Lynde Realty  
 Greg Jones - Keller Williams Realty La Jolla  
 Deborah Kempa - Keller Williams Realty  
 Leadya Konja - Realty Executives All Area  
 Peter Larson - American Liberty Real Estate  
 Mara Laws - Equestrian Real Estate, Inc.  
 Thomas Leite - Redfin Corporation  
 Jason Leon - Engel & Volkers La Jolla  
 Rong Liu - RE/MAX United  
 Virginia Luna-Rosenstein - Meridian Realty  
 Joel McGranahan - Prudential California Realty  
 Patricia Morfin - ERA Eagle Estates, Inc.  
 Noel Nelson - Ocean Living Realty  
 Jacobus Nooren - San Diego Commercial R.E.  
 Jeannie Orozco - Ben Franklin Properties  
 Robert Pennell Pacific Westcoast Properties  
 Christopher Pustizzi - RE/MAX Coastal Properties  
 James Ritter - Parkview Investment & Loan  
 Lance Roberts - Keller Williams Realty La Jolla  
 Brandon Rosenbloom - Prudential California Realty  
 Brandan Rosenlund - Marinello & Associates R.E.  
 Jeanette Sanchez - The 832 Group  
 Simondeep Saran - Empire West Realty  
 Purvi Shah - Prudential California Realty  
 Karen Shears - Prudential CA Realty-Uptown  
 Mia Sherman - Ascent Real Estate  
 Caudell Smith-Herring - Connect Realty.com  
 Bryan Smythe - RealEstate.com  
 Nancy Sprague - MySDRealty  
 Karla Stuart - Prudential California Realty  
 Mark Stuart - Prudential California Realty  
 Eleanor Swinehart - Curtis Coleman Company  
 Elizabeth Thompson - Russ Eskilson Real Estate  
 Adrienne Tjosvold - Premier Realty Solutions, Inc.  
 Fotios Tsimboukakis - Real Estate EBroker, Inc.  
 Linda Tucker - Keller Williams Realty La Jolla  
 Fernando Urban - RE/MAX United  
 Julie Van Boxtel - Middleton & Associates  
 Orlando Vance - Coldwell Banker Residential  
 Lina Waage - Keller Williams Carmel Valley  
 Carolyn Winthrop - Prudential California Realty  
 David Yamaguchi - David Yamaguchi  
 Jennifer Zheng - Abacus Properties, Inc.  
 Huiqing Zhu - Realty Connexion

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 858.945.4314 Cell  
 sean.a.barry@bankofamerica.com

**Daniel Schroeder**  
 Senior Mortgage Loan Officer  
 858.847.6313 Office  
 760.310.6979 Cell  
 daniel.g.schroeder@bankofamerica.com

**Michael Dillon**  
 Retail Sales Manager  
 858.847.6317 Office  
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**Tim Treibach**  
 Retail Sales Manager  
 858.847.6320 Office  
 858.210.5662 Cell  
 tim.treibach@bankofamerica.com

**Bill Gaylord**  
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 858.776.6830 Cell  
 bill.gaylord@bankofamerica.com

**John Woolson**  
 Retail Sales Manager  
 858.847.6311 Office  
 619.742.4297 Cell  
 john.woolson@bankofamerica.com

**Markeita Roush**  
 Renovation/203K Specialist  
 858.847.6310 Office  
 markeita.roush@bankofamerica.com

**Scot Zwonitzer**  
 Mortgage Loan Officer  
 858.847.6312 Office  
 858.243.8633 Cell  
 scot.zwonitzer@bankofamerica.com

## Secondary Members

### Designated REALTORS®

John Boyle - John O. Boyle  
 Usha Chalasani - Target Realty & Mortgage  
 Bahram Shifteh - Grand View Real Estate  
 Linda Wood - L. Wood and Associates

### REALTORS®

Judith Ambrosini - Windermere Exclusive Properties  
 Diane Canulli - House Hunter Realty  
 Sigrid Cottrell - Realty Executives  
 Chinh Ho - Prudential California Realty  
 Loan Huynh - Prudential California Realty  
 Gustavo Lopez - Coldwell Banker Residential  
 Antoinette Macchia - Kenneth Wu



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Classes subject to change or cancellation.  
Check [www.sdar.com](http://www.sdar.com) for current information.

October	Class Name	Time	SDAR	All Others	Credits	Presenter
18, 20, 22 25 & 27	Fall Extravaganza (Earn 45 DRE Credits in 5 Days or Take Classes Individually)	8:00 am – 6:00 pm	\$216	\$297	45	Various Instructors
19	Tempo Training - Day 2	9:15 am – 4:30 pm	Free	Free	NA	Sandicor Trainer
26	Red Flags: Natural Hazard, Title & Termite (RMS Members: \$65)	9:00 am – 1:00 pm	\$81	\$90	4 CP	Michael Spilger, Esq.
26	Converting Equity with Reverse Mortgages	12:00 pm – 1:30 pm	\$15	\$20	NA	William Oxidine
27 & 28	Certified Negotiation Expert Designation	8:30 am – 5:00 pm	\$179	\$199	15 CP	John Wenner
27	FHA: It's Not Just for First-Time Home Buyers	10:00 am – 12:00 pm	\$15	\$20	NA	Henry Aguirre
28	zipForm® Online Lab	9:00 am – 12:00 pm	\$35	\$42	NA	Kimber Backlund
29	Buyer/Seller or Landlord/Tenant (RMS Members: \$80)	9:00 am – 4:00 pm	\$100	\$110	5 CP	Lynn Dover, Esq.
30	Transaction Management Secrets for Real Estate Professional	9:30 am – 1:30 pm	\$75	\$89	4 CS	Diana Turnbloom
November	Class Name	Time	SDAR	All Others	Credits	Presenter
1 - 3	Conquering Contracts (RMS Audit: \$75)	Mon: 8:30 am – 3:30 pm Tue: 8:30 am – 5:00 pm Wed: 8:30 am – 1:30 pm	\$299	\$399	19 CP	Rick Waite, Esq. Michael Spilger, Esq.
2	Tempo Training - Day 1	9:15 am – 4:30 pm	Free	Free	NA	Sandicor Trainer
3	Understanding Municipal and County Codes (RMS Members: \$39)	1:00 pm – 4:00 pm	\$45	\$50	NA	Jonathan Schneeweiss, Esq.
4	26 Ways to Avoid Lawsuits (RMS Members: \$65)	9:00 am – 1:00 pm	\$81	\$90	4 CP	David Bright, Esq.
8	Short Sales & Foreclosures (SFR Designation)	8:30 am – 5:00 pm	\$99	\$119	NA	Ginni Field
9	A Broker's Platform to Success	9:00 am – 4:00 pm	\$69	\$89	NA	J. Alan Sappenfield
9	Tempo Training - Day 2	9:15 am – 4:30 pm	Free	Free	NA	Sandicor Trainer
16	HAFA (Home Affordable Foreclosures Alternatives Program)	8:00 am – 5:00 pm	\$89	\$99	NA	J. Alan Sappenfield
16	zipForm® Online Lab	9:00 am – 12:00 pm	\$35	\$42	NA	Kimber Backlund
30	Property Management: Challenges & Opportunities	9:30 am – 11:30 am	\$15	\$20	NA	Rick Snyder
December	Class Name	Time	SDAR	All Others	Credits	Presenter
1 & 2	Pricing a Property & The Rules of Marketing (RMS Members: \$105)	Wed: 9:00 am – 12:00 pm Thur: 9:00 am – 1:00 pm	\$131	\$141	7 CP	Jackie Oliver, Esq.
3	QuickBooks®: Tips on Getting Started	12:00 pm – 1:30 pm	\$29	\$39	NA	Mike LaNier
10	Know Your Disclosures (RMS Members: \$59)	9:00 am – 4:00 pm	\$79	\$99	6 CP	Ed Estes, Esq.

For easy registration and more information, visit [www.sdar.com](http://www.sdar.com) or call (858) 715-8040



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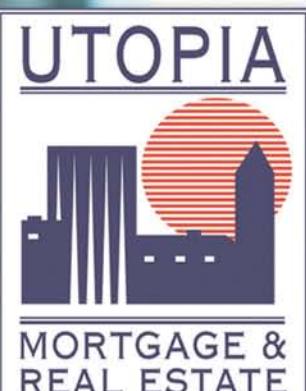
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# NOVEMBER 2010 CALENDAR OF EVENTS



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	SDAR COMMITTEE MEETINGS
	<b>Conquering Contracts (Day 1)</b> 8:30 am–3:30 pm (Kearny Mesa)  <b>New Member Orientation</b> 8:30 am–5:00 pm (Kearny Mesa)	<b>Conquering Contracts (Day 2)</b> 8:30 am–5:00 pm (Kearny Mesa)  <b>Real Estate Exchangers</b> 8:30 am–11:00 am (Kearny Mesa)  <b>Free Tempo Training (Day 1)</b> 9:15 am–4:30 pm (Kearny Mesa)	<b>Conquering Contracts (Day 3)</b> 8:30 am–1:30 pm (Kearny Mesa)  <b>Understanding Municipal and County Codes</b> 1:00 pm–4:00 pm (Kearny Mesa)	<b>26 Ways to Avoid Lawsuits</b> 9:00 am–1:00 pm (Kearny Mesa)		<b>One-Day Prep Course</b> 8:30 am–5:00 pm (Kearny Mesa)	<b>2</b> <b>Executive</b> 2:00 p.m.–5:00 p.m.  <b>4</b> <b>Communications</b> 12:00 pm–1:30 pm  <b>5</b> <b>Election</b> 9:00 am–11:30 am  <b>9</b> <b>Education</b> 1:00 pm–2:30 pm  <b>9</b> <b>Bylaws</b> 3:00 p.m.–5:00 p.m.  <b>10</b> <b>Grievance</b> 9:00 am–11:00 am  <b>10</b> <b>Risk Management</b> 12:00 pm–2:30 pm  <b>12</b> <b>Board of Directors</b> 8:30 am–12:00 pm  <b>15</b> <b>Housing Opportunities</b> 9:30 am–12:00 pm  <b>17</b> <b>Membership</b> 12:00 pm–5:00 pm  <b>17</b> <b>Professional Standards Exec.</b> 12:00 pm–2:00 pm  <b>18</b> <b>Info Systems &amp; Technology</b> 11:30 am–1:30 pm  <b>18</b> <b>International Council</b> 1:00 pm–2:30 pm  <b>18</b> <b>Young Professionals Network</b> 3:00 pm–4:00 pm  <b>19</b> <b>Government Affairs</b> 9:00 am–12:00 pm
<b>"Real Estate Today"</b> on AM 600 KOGO 9:00 am–10:00 am	<b>Short Sales &amp; Foreclosure (SFR)</b> 8:30 am–5:00 pm (East County)	<b>Real Estate Exchangers</b> 8:30 am–11:00 am (Kearny Mesa)  <b>A Broker's Platform to Success</b> 9:00 am–4:00 pm (Coronado)  <b>Free Tempo Training (Day 2)</b> 9:15 am–4:30 pm (Kearny Mesa)	<b>South County Pitch Session</b> 9:00 am–10:00 am (South County)	<b>SDAR Closed</b> Veterans Day	<b>11</b>  <b>SDAR Annual Meeting and Member Appreciation Day</b> 11:00 am–2:00 pm (Kearny Mesa)	<b>12</b>	<b>13</b>
<b>"Real Estate Today"</b> on AM 600 KOGO 9:00 am–10:00 am	<b>New Member Orientation</b> 8:30 am–5:00 pm (Kearny Mesa)	<b>HAFA</b> 8:00 am–5:00 pm (Kearny Mesa)  <b>Real Estate Exchangers</b> 8:30 am–11:00 am (Kearny Mesa)  <b>zipForm® Online Lab</b> 9:00 am–12:00 pm (Kearny Mesa)	<b>16</b>	<b>17</b>	<b>18</b>  <b>GRI: Technology Applications in Real Estate</b> 8:00 am–5:00 pm (Kearny Mesa)	<b>19</b>	<b>20</b>
<b>"Real Estate Today"</b> on AM 600 KOGO 9:00 am–10:00 am	<b>22</b>	<b>REIE Exchangers</b> 8:30 am–11:00 am (Kearny Mesa)	<b>23</b>	<b>24</b>	<b>SDAR Closed</b> Thanksgiving Day	<b>25</b>	<b>SDAR Closed</b> SDAR Closed
<b>"Real Estate Today"</b> on AM 600 KOGO 9:00 am–10:00 am	<b>29</b>	<b>REIE Exchangers</b> 8:30 am–11:00 am (Kearny Mesa)  <b>Property Management</b> 9:30 am–11:00 am (Kearny Mesa)	<b>30</b>	<p align="center"><b>Dedicated to Veterans... "Honoring the Past, Celebrating the Future"</b>  <b>ANNUAL MEETING &amp; MEMBERSHIP APPRECIATION DAY</b>  <b>Friday, November 12 11:00 am - 2:00 p.m. SDAR Kearny Mesa</b>  <b>Phil's BBQ * Chili Cook-Off * Prizes * Community Volunteer Recognition</b>  <b>San Diego Blood Bank will be on-site for blood donations. Call (858) 715-8041 to make appointment.</b></p>			

All classes/events subject to change or cancellation.



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